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Date: August 21, 2007

Signed: 

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Graff-US-04

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor : GRAFF, Richard, A.  
Serial No. : 10/580,083  
Filed : 19 November 2004  
For : COMPUTER CONTROL OF NON-DEBT FUNDING  
SYSTEM FOR HOME FINANCE  
Priority Date : 21 November 2003

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MS: No Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**PRELIMINARY AMENDMENT**

S I R:

Please enter the following Preliminary Amendment and Remarks in the above-referenced patent application, and please reconsider the application in view of the above. It is believed that no new matter has been added.